

Fill in this information to identify your case:

Debtor 1	Cherylyn	M	Smith
	First Name	Middle Name	Last Name
Debtor 2	William		Smith
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF GEORGIA			
Case number (if known)	22-55593		

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption	
Brief description: 2019 Nissan Rouge (approx. 70,000 miles)	<u>\$17,358.00</u>	<input checked="" type="checkbox"/> \$2,694.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(3)
Line from <i>Schedule A/B</i> : <u>3.1</u>			
Brief description: Household goods & Furnishings	<u>\$6,000.00</u>	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(4)
Line from <i>Schedule A/B</i> : <u>6</u>			

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Debtor 1 **Cherylyn M Smith**
Debtor 2 **William Smith**

Case number (if known) **22-55593**

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property **Current value of the portion you own** **Amount of the exemption you claim** **Specific laws that allow exemption**

Copy the value from Schedule A/B Check only one box for each exemption

Brief description:
357 Magnum
Line from Schedule A/B: 10

\$200.00 ☒ \$0.00 **O.C.G.A. § 44-13-100(a)(6)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
32 Hamerson & Richardson
Line from Schedule A/B: 10

\$200.00 ☒ \$0.00 **O.C.G.A. § 44-13-100(a)(6)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Used Clothing
Line from Schedule A/B: 11

\$600.00 ☒ \$300.00 **O.C.G.A. § 44-13-100(a)(4)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Wifes wedding ring
Line from Schedule A/B: 12

\$500.00 ☒ \$500.00 **O.C.G.A. § 44-13-100(a)(5)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Costume Jewelry
Line from Schedule A/B: 12

\$50.00 ☒ \$50.00 **O.C.G.A. § 44-13-100(a)(5)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Checking account
Line from Schedule A/B: 17.1

\$50.00 ☒ \$0.00 **O.C.G.A. § 44-13-100(a)(6)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Savings account
Line from Schedule A/B: 17.3

\$0.00 ☒ \$0.00 **O.C.G.A. § 44-13-100(a)(6)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Checking account
Line from Schedule A/B: 17.2

\$50.00 ☒ \$0.00 **O.C.G.A. § 44-13-100(a)(6)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Pension plan
Line from Schedule A/B: 21

\$2,597.50 ☒ \$2,597.50 **O.C.G.A. § 44-13-100(a)(2.1)**
☐ 100% of fair market value, up to any applicable statutory limit

Debtor 1 **Cherylyn M Smith**
Debtor 2 **William Smith**

Case number (if known) **22-55593**

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: Va;ic Line from Schedule A/B: <u>21</u>	<u>\$3,500.00</u>	<input checked="" type="checkbox"/> <u>\$3,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(2.1)
Brief description: Security deposit on rental unit Line from Schedule A/B: <u>22</u>	<u>\$600.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)
Brief description: Mother estate in Florida, this is in probate now Line from Schedule A/B: <u>32</u>	<u>\$10,000.00</u>	<input checked="" type="checkbox"/> <u>\$10,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)
Brief description: May have been injured from camp leugume contaminated water Line from Schedule A/B: <u>34</u>	<u>\$10,000.00</u>	<input checked="" type="checkbox"/> <u>\$10,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)

Fill in this information to identify your case:

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	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	William		Smith
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United States Bankruptcy Court for the: NORTHERN DISTRICT OF GEORGIA			
Case number (if known)	22-55593		

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Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B.....	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$52,403.07
1c. Copy line 63, Total of all property on Schedule A/B.....	\$52,403.07

Part 2: Summarize Your Liabilities

Your liabilities

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	\$21,218.00
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3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	+ \$170,181.26

Your total liabilities

\$191,399.26

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I.....	\$3,074.84
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5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J.....	\$3,074.84
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Debtor 1 **Cherylyn M Smith**
Debtor 2 **William Smith**

Case number (if known) **22-55593**

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$2,995.62

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

9a. Domestic support obligations. (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00
9g. Total. Add lines 9a through 9f.	\$0.00

Fill in this information to identify your case:

Debtor 1	<u>Cherylyn</u>	<u>M</u>	<u>Smith</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>William</u>		<u>Smith</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>NORTHERN DISTRICT OF GEORGIA</u>			
Case number (if known)	<u>22-55593</u>		

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Cherylyn M Smith
Cherylyn M Smith, Debtor 1

Date 03/20/2023
MM / DD / YYYY

X /s/ William Smith
William Smith, Debtor 2

Date 03/20/2023
MM / DD / YYYY

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE: **Cherylyn M Smith
William Smith**

CASE NO. **22-55593**

CHAPTER **7**

Certificate of Service

This is to certify that I have served this 20th day of March, 2023 the aforementioned Amended Schedules C, to the Chapter 7 Trustee by depositing a true copy of the same into the United States mail with adequate postage attached thereto and addressed as follows:

Michael J. Bargar
Rountree Leitman Klein & Geer LLC
Century Plaza
2897 Clairmont Road, Suite 350
Atlanta, GA 30329

/s/ Mike Dobbs

Mike Dobbs
Legal Assistant
P.O. Box 236
Jonesboro, GA 30237-0236